



Transaction Account Guarantee Program

Republic First Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Effective July 1, 2010, The Transaction Account Guarantee Program also covers Negotiable Order of Withdrawal (NOW) accounts that pay an interest rate of 0.25% or less and Interest on Lawyers Trust Accounts (IOLTAs). NOW accounts that are contractually entitled to an interest rate that may exceed the maximum interest rate to qualify for Transaction Account Guarantee Program will continue to be insured under the FDIC's general deposit insurance rules.

Funds swept from a noninterest-bearing transaction account into an interest-earning account are not eligible for the FDIC's full guarantee under the Transaction Account Guarantee Program. Instead, funds in the interest-earning account will continue to be insured under the FDIC's general deposit insurance rules.

If you have questions regarding FDIC coverage limits and requirements, please visit www.fdic.gov , or call toll-free 1-877-ASK-FDIC.